

Insurance Producer

No experience? No problem!

We'll set you up for success on day one.

Insurance Producers are independent contractors and not employees of Horace Mann.



What we're looking for

- A passion for helping educators achieve financial success
- Strong people skills and confidence presenting to individuals or groups
- Self-motivation and the aspiration to build your own business
- Ability to obtain (or currently hold) Life & Health and Property & Casualty licenses

Compensation & benefits

- **Sign-on bonus**
- **Uncapped earnings potential**
- **Incentives & bonus opportunities** that reward your hard work
- **Flexible work environment** — in the field, in an office or a blend of both

Support to help you succeed

- You'll be paired with a **mentor agent** who guides you from day one
- Ongoing training, tools and support to help you grow your business
- A proven marketing system designed to help you reach your earning potential

**Are you ready to join the
Horace Mann team?**

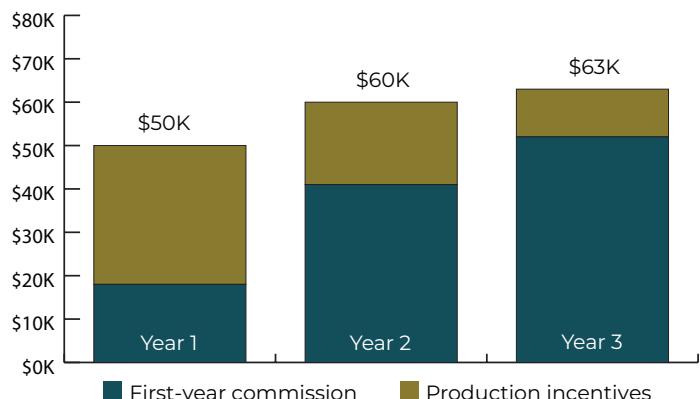
LET'S GO!



On average, the compensation when selling one household (two autos, one home and two life policies) is \$2,931.

	Year 1	Year 2	Year 3
New Business			
P&C	15%	15%	15%
Term Life	78%	78%	78%
Whole Life	93%	93%	93%

Estimated revenue - with volume estimate



Assumptions based on 10 appointments per week, 84%/16% P&C/Life product mix, close ratio of 19% P&C and 35% Life. Yr 1 - 10 units sold per month, Yr 2 - 11 units sold per month, Yr 3 - 13 units sold per month. Based on national average premium product rates, some states will be higher, some will be lower.